

**Information to identify the case:**

Debtor 1	<u>William Dwayne Dempsie</u>	Social Security number or ITIN	<b>xxx-xx-6287</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-70516-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Dwayne Dempsie

12/7/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William Dwayne Dempsie  
 Debtor

Case No. 16-70516-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db +William Dwayne Dempsie, 321 East Sixth Avenue, Altoona, PA 16602-2751  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive,  
 Pittsburgh, PA 15212-5866  
 14260549 Cambria County Sheriff, Cambria County Courthouse, Ebensburg, PA 15931  
 14260553 Encore Receivables Management, 400 North Rogers Road, P.O. Box 3330,  
 Baldwin City, KS 66006  
 14260554 GC Services Limited Partnership, 6330 Gulfton, Port O Connor, TX 77982  
 14260555 +JPMorgan Chase Bank, NA, P.O. Box 78420, Phoenix, AZ 85062-8420  
 14260557 +MRS, MRS BPO, LLC, 1931 Olney Ave., Cherry Hill, NJ 08003-2048  
 14260556 +Midland Credit Managment, Inc., P.O. Box 939050, SAN DIEGO, CA 92193-9050  
 14260559 Prothonotary, Court ofCommon Pleas of Blair County, Blair County Courthouse,  
 Allegheny Street, Hollidaysburg, PA 16648  
 14260560 +Sandra J. Dempsie, 3608 Broad Avenue, Altoona, PA 16601-1324  
 14260563 United Collection Bureau, 2620 Southwyck Blvd., Suite 206, Toledo, OH 43614

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2016 01:27:08 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14260548 +EDI: ARSN.COM Dec 08 2016 01:18:00 ARS Nati9onl Services, Inc., P.O. Box 469100,  
 Escondido, CA 92046-9100  
 14260550 +EDI: CHASE.COM Dec 08 2016 01:18:00 Chase Bank USA, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 14260551 +EDI: CITICORP.COM Dec 08 2016 01:18:00 Citicards CBNA, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241  
 14260552 EDI: DISCOVER.COM Dec 08 2016 01:18:00 Discover Bank, P.O. Box 15316,  
 Wilmington, DE 19850  
 14260558 +EDI: PRA.COM Dec 08 2016 01:18:00 Portfolio RecoveryAssociates, LLC, 140 Cor[prate Blvd,  
 Norfolk, VA 23502-4952  
 14260561 +EDI: RMSC.COM Dec 08 2016 01:23:00 Synchrony Bank/ Toys R US, P.O. Box 985064,  
 Orlando, FL 32896-0001  
 14260562 +EDI: RMSC.COM Dec 08 2016 01:23:00 Synchrony Bank/Value City Furniture, P.O. Box985033,  
 Orlando, FL 32896-0001  
 14260564 +EDI: WFFC.COM Dec 08 2016 01:18:00 Wells Fargo Dealer Servces, P.O. Box 17900,  
 Denver, CO 80217-0900  
 14260565 +E-mail/Text: BKRMailOps@weltman.com Dec 08 2016 01:27:31 Weltman, Weinberg & Reis,  
 P.O> Box 5430, Cleveland, OH 44101-0430

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, National Association

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
 bkggroup@kmlawgroup.com  
 Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com  
 Mary K. Wheeler on behalf of Debtor William Dwayne Dempsie wheelesk2002@yahoo.com,  
 wheelesk2002@yahoo.com

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Dec 07, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5